

In re:
Ann Krueger-Ruff
Duane F. Ruff
Debtors

Case No. 21-10287-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin

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Date Rcvd: Feb 23, 2023

Form ID: pdf900

Total Noticed: 80

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 25, 2023:

Recip ID	Recipient Name and Address
db	Ann Krueger-Ruff, 5776 Keith Lane, Emmaus, PA 18049-5047
jdb	Duane F. Ruff, 5776 Keith Lane, Emmaus, PA 18049-5047
14581202	Anesthesia Specialist PC, PO Box 500, Souderton, PA 18964-0500
14582514	+ BANK OF AMERICA, N.A., c/o Jill Manuel-Coughlin, Esquire, Powers Kirn, LLC, Eight Neshaminy Interplex, Suite 215, Trevoese, PA 19053 Telephone 19053-6980
14581203	Banc of America Merchant Services, PO Box 15095, Wilmington, DE 19850-5095
14581205	Berkheimer Tax Administrator, P.O. Box 25144, Lehigh Valley, PA 18002-5144
14593341	+ Berkheimer, Agent for Upper Milford twp/East Penn, Berkheimer, Agt for Upper Milford twp/Ea, c/o David R. Gordon, Esq., 1883 Jory Road, Pen Argyl, PA 18072-9652
14581210	Cardionet LLC, PO Box 508, Downingtown, PA 19335-0508
14733420	+ Citigroup Mortgage Loan Trust 2022-A, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
14729118	+ Citigroup Mortgage Loan Trust 2022-A, c/o BRIAN CRAIG NICHOLAS, KML Law Group, P.C., 701 Market Street, Suite 5000 Philadelphia, PA 19106-1541
14583604	ConServe, PO Box 3023, Niagara Falls, NY 14304-7323
14581215	+ Discover Loans, PO Box 15316, Wilmington, DE 19850-5316
14581218	Flagship Credit Acceptance, PO Box 975658, Dallas, TX 75397-5658
14630906	+ Law Office of Kevin K. Kercher, 881 Third St., Ste. C-2, Whitehall, PA 18052-5930
14581224	+ Lehigh Valley Health Network, 1200 South Cedar Crest Blvd., Allentown, PA 18103-6202
14581226	Ltd Financial Services, L.P., 3200 Wilcrest Dr Ste 600, Houston, TX 77042-6000
14581229	Northeastern Anesthesia Physicians PC, 24 S 18th St, Allentown, PA 18104-5622
14584675	+ PHH Mortgage Corporation, c/o Andrew Spivack, Brock and Scott, PLLC Attorneys at Law, 302 Fellowship Road, Suite 130, Mount Laurel, NJ 08054-1218
14581231	# Peerless Credit Services, Inc., P.O. Box 518, Middletown, PA 17057-0518
14581234	Progressive Physicians Assoc., Inc., P.O. Box 4338, Columbus, GA 31914-0338
14583606	Rushmore service center, PO Box 5507, Sioux Falls, SD 57117-5507
14581237	+ ST. Luke's Hospital, 801 Ostrum St., Bethlehem, PA 18015-1065
14581238	+ St. Luke's University Health Network, 801 Ostrum St., Bethlehem, PA 18015-1000
14583607	Swift Finical LLC, 3505 Silverside Rd, Wilmington, DE 19810-4905
14584776	+ U.S. Bank National Association, c/o Andrew Spivack, Esq., 302 Fellowship Road, Ste 130, Mount Laurel, NJ 08054-1218

TOTAL: 25

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Feb 24 2023 00:05:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcyntices@usdoj.gov	Feb 24 2023 00:05:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
cr	Email/Text: creditcardbkcorrespondence@bofa.com	Feb 24 2023 00:05:00	BANK OF AMERICA, N.A., PO BOX 31785, TAMPA, FL 33631-3785

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cr	+ Email/Text: BKEBN-Notifications@ocwen.com	Feb 24 2023 00:05:00	PHH MORTGAGE CORPORATION, PO Box 24605, West Palm Beach, FL 33416-4605
cr	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Feb 24 2023 00:06:00	SELECT PORTFOLIO SERVICING, INC., PO Box 65250, Salt Lake City, UT 84165-0250
14581200	Email/Text: bankruptcy@alliantcreditunion.com	Feb 24 2023 00:05:00	Alliant Credit Union, 11545 W Touhy Ave, Chicago, IL 60666-5000
14581201	Email/Text: bnc@alltran.com	Feb 24 2023 00:05:00	Alltran Financial, LP, PO Box 722929, Houston, TX 77272-2929
14581204	Email/Text: creditcardbkcorrespondence@bofa.com	Feb 24 2023 00:05:00	Bank Of America, 4909 Savarese Cir, Tampa, FL 33634-2413
14600033	Email/Text: creditcardbkcorrespondence@bofa.com	Feb 24 2023 00:05:00	Bank of America, NA, PO Box 31785, Tampa FL, 33631-3785
14589176	+ Email/Text: alexis@multisourcellc.com	Feb 24 2023 00:05:00	Brickhouse OpCo I LLC, 4053 Maple Road Suite 122, Amherst, NY 14226-1058
14581208	Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 24 2023 00:13:02	Capital One, 15000 Capital One Dr, Richmond, VA 23238-1119
14581209	Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 24 2023 00:13:02	Capital One Bank (USA), N.A., 15000 Capital One Dr, Richmond, VA 23238-1119
14581207	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 24 2023 00:13:02	Capital One, P.O. Box 30253 Boscov's, Salt Lake City, UT 84130-0253
14581206	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 24 2023 00:13:02	Capital One, P.O. Box 30281, Salt Lake City, UT 84130-0281
14581211	+ Email/Text: bankruptcy@cavps.com	Feb 24 2023 00:05:00	Cavalry Portfolio Service, Llc, 500 Summit Lake Drive, Suite #400, Wells Fargo, Valhalla, NY 10595-2321
14599076	+ Email/Text: bnc@bass-associates.com	Feb 24 2023 00:05:00	Cavalry SPV I, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite #200, Tucson, AZ 85712-1083
14582008	+ Email/Text: bankruptcy@cavps.com	Feb 24 2023 00:05:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14581212	Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 24 2023 00:13:06	Citi Bank, PO Box 6241, Sioux Falls, SD 57117-6241
14729041	^ MEBN	Feb 24 2023 00:00:20	Citigroup Mortgage Loan Trust 2022-A, C/O KML Law Group PC, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14583603	+ Email/Text: mediamanagers@clientservices.com	Feb 24 2023 00:05:00	Client Services, Inc., 3451 Harry S. Truman Blvd., St. Charles, MO 63301-9816
14581213	+ Email/Text: clientservices@credit-control.com	Feb 24 2023 00:05:00	Credit Control, LLC, 5757 Phantom Drive, Suite #330, Hazelwood, MO 63042-2429
14581214	Email/Text: electronicbkydocs@nelnet.net	Feb 24 2023 00:05:00	Department Of Education, 121 S 13th St, Lincoln, NE 68508-1904
14584159	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Feb 24 2023 00:05:00	Deutsche Bank National Trust Co. Trustee (See 410), c/o Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
14585664	^ MEBN	Feb 24 2023 00:00:20	Deutsche Bank National Trust Company, as Trustee f, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14581219	^ MEBN	Feb 24 2023 00:00:06	FSB Blaze, 5501 S Broadband Ln, Sioux Falls, SD 57108-2253
14583605	+ Email/Text: collectionbankruptcies.bancorp@53.com	Feb 24 2023 00:05:00	Fifth Third Bank, 5050 Kingsley Dr., Cincinnati, OH 45227-1115
14581217	Email/PDF: ais.fpc.ebn@aisinfo.com		

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		Feb 24 2023 00:12:53	First Premier Bank, P.O. Box 5524, Sioux Falls, SD 57117-5524
14581220	Email/Text: reports@halstedfinancial.com	Feb 24 2023 00:05:00	Halsted Financial Services, PO Box 828, Skokie, IL 60076-0828
14581221	Email/Text: sbse.cio.bnc.mail@irs.gov	Feb 24 2023 00:05:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
14581222	Email/PDF: ais.chase.ebn@aisinfo.com	Feb 24 2023 00:12:53	JPMCB Card Services, PO Box 15369, Wilmington, DE 19850-5369
14588572	+ Email/Text: RASEBN@raslg.com	Feb 24 2023 00:05:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14586618	+ Email/Text: PBNCNotifications@peritussservices.com	Feb 24 2023 00:05:00	Kohl's, Peritus Portfolio Services II, LLC, PO BOX 141509, IRVING, TX 75014-1509
14581223	Email/Text: PBNCNotifications@peritussservices.com	Feb 24 2023 00:05:00	Kohls Department Store, N56 Ridgewood Dr, Menomonee Falls, WI 53051
14598150	Email/PDF: resurgentbknofications@resurgent.com	Feb 24 2023 00:12:46	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14581225	Email/PDF: gecsedl@recoverycorp.com	Feb 24 2023 00:12:44	Lowes, PO Box 965005, Orlando, FL 32896-5005
14581227	Email/Text: bknotices@mbandw.com	Feb 24 2023 00:05:00	McCarthy, Burgess and Wolf, 26000 Cannon Rd, Cleveland, OH 44146-1807
14585261	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 24 2023 00:05:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
14581228	Email/Text: list-nes-clientservicesreps-all@nes1.com	Feb 24 2023 00:05:00	National Enterprise System, 2479 Edison Blvd Unit A, Twinsburg, OH 44087-2476
14581230	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 24 2023 00:05:00	PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
14584676	+ Email/Text: BKEBN-Notifications@ocwen.com	Feb 24 2023 00:05:00	PHH Mortgage Corporation, attn: Bankruptcy Department, PO Box 24605, West Palm Beach, FL 33416-4605
14581232	Email/Text: BKEBN-Notifications@ocwen.com	Feb 24 2023 00:05:00	PHH Mortgage Services, PO Box 5452, Mount Laurel, NJ 08054-5452
14581233	Email/Text: Bankruptcy.Notices@pnc.com	Feb 24 2023 00:05:00	PNC Bank, N.A., 2730 Liberty Ave., Pittsburgh, PA 15222-0000
14589793	Email/Text: Bankruptcy.Notices@pnc.com	Feb 24 2023 00:05:00	PNC Bank, National Association, PO Box 94982, Cleveland, OH 44101
14583451	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 24 2023 00:05:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg PA 17128-0946
14596225	+ Email/Text: JCAP_BNC_Notices@jcap.com	Feb 24 2023 00:05:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14587042	Email/Text: bnc-quantum@quantum3group.com	Feb 24 2023 00:05:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
14581235	Email/Text: chudock@caclv.org	Feb 24 2023 00:05:00	Rising Tide Community Loans, 1337 E 5th St, Bethlehem, PA 18015-2103
14581236	Email/Text: bkelectronicnoticecourtmail@computershare.com	Feb 24 2023 00:05:00	Specialized Loan Servicing, 8742 Lucent Blvd Ste 300, Highlands Ranch, CO 80129-2386
14581239	+ Email/Text: bankruptcydepartment@tsico.com	Feb 24 2023 00:05:00	Transworld Systems, Inc., 500 Virginia Dr Ste 514, Fort Washington, PA 19034-2733
14584761	+ Email/Text: electronicbkydocs@nelnet.net	Feb 24 2023 00:05:00	U.S. Department of Education c/o Nelnet, 121 S 13th St, Suite 201, Lincoln, NE 68508-1911

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14583602	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Feb 24 2023 00:05:00	Cardmember Service, PO Box 790408, Saint Louis, MO 63179-0408
14581216	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Feb 24 2023 00:05:00	Elan Financial, PO Box 790084, Saint Louis, MO 63179-0084
14587722	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Feb 24 2023 00:05:00	U.S. Bank National Association, Bankruptcy Department, PO Box 108, Saint Louis MO 63166-0108
14581241	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Feb 24 2023 00:05:00	US Bank, 4325 17th Ave S, Fargo, ND 58125-6200
14581240	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Feb 24 2023 00:05:00	US Bank, PO Box 790084, St. Louis, MO 63179-0084
TOTAL: 55			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14590854	*	PHH Mortgage, Attn: Bankruptcy Department, P.O. Box 24605, West Palm Beach, FL 33416-4605

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 25, 2023 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 23, 2023 at the address(es) listed below:

Name	Email Address
ANDREW L. SPIVACK	on behalf of Creditor U.S. Bank National Association As Trustee Et Al andrew.spivack@brockandscott.com, wbecf@brockandscott.com
BRIAN CRAIG NICHOLAS	on behalf of Creditor Citigroup Mortgage Loan Trust 2022-A bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
BRIAN CRAIG NICHOLAS	on behalf of Creditor Deutsche Bank National Trust Company as Trustee for GSAMP Trust 2007-HSBC1 Mortgage Pass-Through Certificates, Series 2007- HSBC1 bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
JILL MANUEL-COUGHLINE	on behalf of Creditor BANK OF AMERICA N.A. bankruptcy@powerskirm.com
JONATHAN WILKES CHATHAM	on behalf of Creditor PA Dept of Revenue RA-occbankruptcy7@pa.gov
KEVIN K. KERCHER	on behalf of Joint Debtor Duane F. Ruff kevinkk@kercherlaw.com kevin@kercherlaw.com
KEVIN K. KERCHER	

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on behalf of Debtor Ann Krueger-Ruff kevinkk@kercherlaw.com kevin@kercherlaw.com

SCOTT F. WATERMAN [Chapter 13]

ECFMail@ReadingCh13.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 9

UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE: :
:
ANN KRUEGER-RUFF and : CHAPTER 13
DUANE F. RUFF, :
:
Debtors : BKRTCY. NO. 21-10287 pmm

ORDER ON DEBTORS' MOTION TO MODIFY PLAN POST-CONFIRMATION

AND NOW, upon consideration of the Motion of Debtors to
Modify Plan Post-Confirmation (Document #77),

Counsel having certified that no response or objection has
been filed after service, and

IT IS **ORDERED** that:

1. The Motion is **GRANTED**; and
2. The Modified Plan (Document #79) is **APPROVED**.

BY THE COURT:

Dated: 2/23/23



PATRICIA M. MAYER
UNITED STATES BANKRUPTCY JUDGE